

Table I.D.1.c(2014) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15,588	14,993	14,963	14,366	16,233	16,392	14,723	16,068
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17,026	--	--	13,030	18,575	17,962	14,077	17,903
Construction	12,683	--	--	11,740	--	--	14,019	10,923
Utilities and transp.	13,782	--	--	--	--	--	--	--
Wholesale trade	17,162	--	--	--	--	18,427	13,323	18,727
Fin. svcs. and real estate	16,600	--	--	12,718	17,919	18,054	16,223	16,775
Retail trade	14,835	--	--	--	--	14,743	14,239	15,477
Professional services	16,333	16,409	15,767	15,788	15,103	17,965	15,588	16,708
Other services	14,065	15,554	14,957	16,433	15,348	11,762	15,373	13,043
Ownership								
For profit, incorporated	15,483	15,105	14,739	14,065	16,173	16,384	14,537	16,014
For profit, unincorporated	15,401	15,609	16,444	15,490	14,929	14,519	15,823	14,837
Nonprofit	16,365	11,879	--	15,505	16,842	17,252	14,592	16,781
Age of firm								
Less than 5 years	14,823	--	--	--	--	--	13,792	--
5-9 years	12,848	11,959	11,071	12,790	--	--	11,873	14,350
10-19 years	15,528	14,623	16,892	13,090	17,586	20,437	15,287	15,877
20 or more years	16,026	16,857	15,036	15,342	16,025	16,363	15,504	16,206
Multi/single status								
2 or more locations	16,793	--	--	16,093	17,628	16,512	15,998	16,828
1 location only	14,413	15,158	14,642	13,912	14,112	--	14,643	13,958
Percent full-time employees								
Less than 25%	16,564	--	--	--	--	--	--	18,357
25-49 %	16,073	--	--	--	18,110	17,244	13,780	17,857
50-74 %	14,585	14,570	--	14,889	15,381	12,707	15,307	14,188
75% or more	15,652	15,308	14,813	14,242	16,231	16,613	14,732	16,153
Union presence								
No union employees	15,592	15,310	15,069	14,242	16,179	17,287	14,868	16,150
Has union employees	15,504	--	--	--	16,562	15,547	13,306	15,861
Unknown	15,759	--	--	--	--	16,023	--	16,022
Percent low-wage employees								
50% or more low-wage	12,389	12,635	--	13,296	14,562	11,815	11,198	13,221
Less than 50% low-wage	15,995	15,594	15,650	14,446	16,425	17,001	15,251	16,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2014) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	342.56	770.37	810.17	476.19	956.50	595.89	438.94	467.04
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	688.57	--	--	1,268.32	1,513.17	716.39	1,508.19	724.33
Construction	908.27	--	--	1,189.25	--	--	898.51	1,502.96
Utilities and transp.	902.90	--	--	--	--	--	--	--
Wholesale trade	1,372.17	--	--	--	--	813.15	1,361.85	1,568.37
Fin. svcs. and real estate	575.03	--	--	1,112.58	786.13	435.27	1,076.34	666.41
Retail trade	837.19	--	--	--	--	1,664.82	1,473.09	723.75
Professional services	646.04	1,546.55	793.41	761.19	1,658.12	746.66	694.38	892.17
Other services	741.45	1,872.06	1,261.28	958.95	990.96	1,293.75	916.28	1,017.46
Ownership								
For profit, incorporated	425.52	937.37	927.99	562.30	1,306.44	712.86	526.45	584.79
For profit, unincorporated	571.36	1,472.09	831.20	1,088.11	770.83	1,317.62	770.99	777.45
Nonprofit	453.56	1,299.17	--	853.24	706.17	862.74	811.48	521.85
Age of firm								
Less than 5 years	941.49	--	--	--	--	--	1,031.63	--
5-9 years	762.58	1,285.23	2,061.93	890.03	--	--	1,018.05	689.24
10-19 years	721.68	1,343.69	1,104.07	1,236.69	776.51	2,078.50	768.17	1,392.03
20 or more years	431.97	1,187.42	934.37	522.69	1,202.65	629.40	600.83	541.15
Multi/single status								
2 or more locations	451.69	--	--	770.55	837.78	610.51	1,827.66	464.47
1 location only	449.72	762.45	813.62	537.40	1,718.88	--	449.96	971.20
Percent full-time employees								
Less than 25%	1,053.75	--	--	--	--	--	--	969.82
25-49 %	1,017.93	--	--	--	2,483.51	1,741.84	1,242.77	1,449.08
50-74 %	870.78	2,141.36	--	567.09	809.46	2,473.72	1,197.80	1,141.50
75% or more	382.85	911.69	877.04	530.48	1,101.73	613.76	493.53	518.02
Union presence								
No union employees	372.89	811.13	808.22	502.05	1,091.57	504.71	459.41	560.75
Has union employees	1,061.70	--	--	--	1,328.66	1,519.51	1,703.35	1,162.23
Unknown	804.83	--	--	--	--	823.33	--	822.47
Percent low-wage employees								
50% or more low-wage	943.24	2,071.14	--	1,983.36	1,243.92	1,724.53	1,505.60	1,153.99
Less than 50% low-wage	355.27	800.80	657.92	491.67	1,063.83	584.47	408.91	497.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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